



The Waiohuli Undivided Interest award meeting

## 320 Waiohuli Undivided Interest leases awarded

In the morning of Saturday, June 4th, more than a thousand people jammed into the King Kekaulike High School Cafeteria on Maui as the first 320 Undivided Interest lease awards were poised to be offered. Many of the people waiting for the meeting to begin had been on the waiting list for more than 20 years; others were there as support, some were representing family members, and some were just curious.

But, no matter what their reason for showing up, an unmistakable nervousness was present. As the morning meeting got underway, however, that nervousness was replaced by excitement and celebration as hopes and dreams were being realized for 320 families.

Cheering and congratulations escalated into sporadic roars from supportive friends and family members as the names were called. And, as a sign of the times, people were on their cell phones calling family members who could not attend and telling them: “We got one. We get one lease!”

As the day progressed and the number of selections closed in on 320, families not called sat huddled together in tense anticipation. Many with a high waitlist number felt their opportunity would have to wait for future awards, but to their surprise, the offering went deep into the list.

The last person offered was Sheila Ann K. Dean and her Island Wide rank number was 2,585. It paid to show up and it paid to wait. (Since that time, there have been three people who withdrew their selection and were re-

placed by three from the back up list. The offering has now reached rank number 2,595.)

The Undivided Interest awards for Waiohuli, Maui marks the beginning of a program that awards a lease now, but the project will be built out over two to five years. This provides a longer timeframe for beneficiaries to financially qualify for a loan, correct credit issues, plan to relocate, find new employment, or complete their or their children’s education.

For those who need to work on financially qualifying for a loan, this cushion of time is invaluable. The department realized one of the biggest challenges to accepting a lease award is financially qualifying for a loan. This challenge is the most misunderstood and feared, but it need not be.

The HOAP program was set up to help people get their finances in order so they could qualify for a home loan. All beneficiaries wanting to accept a lease award will go through the HOAP process for an evaluation.

In this issue of *Ka Nūhou*, there are two other stories of people who have met the challenge and qualified for a home loan through their perseverance. These are heart-warming stories which provide a lesson in character and inspiration for all of us. It shows that it can be done. It is about “how can” not “no can.” I mua pū.

*P.S. Special thanks to the Waiohuli Homestead Association for the food and support at the Waiohuli Undivided Interest awards. Your kōkua and warm aloha for the new lessees is very appreciated.*



Sheila Ann K. Dean was the last person offered an award at the Waiohuli Undivided Interest award meeting. Her islandwide rank number was 2,585.

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# Governor's Message



Governor Linda Lingle

## Aloha Kākou

I spent 11 years of my life on the island of Molokai after coming to Hawai‘i in 1974. As you know, Molokai was the place of the first homesteads established under the Hawaiian Homes Commission Act of 1920. It is also the place where I met and developed lifelong friendships with many Hawaiian families, who continue to hold a very special place in my heart.

Over the past few years, I have watched the transformation of the Department of Hawaiian Home Lands (DHHL), and I am proud of the work they are doing. They took to heart the goals that I had set and my desire to see commitments fulfilled to the native Hawaiian people. Today, DHHL is the largest housing developer in the State of Hawai‘i and over the next two years, they will award more than 2,500 new residential homestead leases.

With the legal challenges against our native Hawaiian public trusts, it is important that we remain focused on our commitments in serving Hawai‘i’s native people. I am committed to doing all that I can to defend these special entities and look forward to seeing the Hawaiian people receive what they so rightfully deserve . . . equity amongst other native people in the United States of America.

Malama Pono,  
LINDA LINGLE, GOVERNOR

## Dreams do come true

When Wayne Napiha‘a’s name was called during the Lālāmilo Phase 1 lot selection meeting on July 30, 2005, his wife Robin described how she felt at the moment. With tears of joy in her eyes, she said: “My heart was pounding! Oh, my God...I was ecstatic. I was overjoyed and could hardly believe that this is happening to us.”

Wayne admitted that he was speech-

less. “It’s awesome to have a dream come true!”



Wayne Napiha‘a was seventh to select a lot at Lālāmilo. On his right are his wife Robin and daughter Tiana.

Two days before receiving the notice of the Lālāmilo project, the Napiha‘a family found themselves houseless. “Our landlord sold our rental from underneath us,” explained Robin. They found themselves living on the beach, but believed that Lālāmilo was their answer. “Don’t give up!!! Do what you gotta do....” she exclaimed.

In order to save, they had to persevere through the howling winds, driving rains and reoccurring floods. “I actually fought with my wife telling her: ‘We gotta get a

place to live. Let’s not live like this. We don’t know what’s going to happen,’ ” retold Wayne.

Many times, “I thought give up, already,” confessed Robin. But an inner voice insisted, “No, we came this far; we gotta go on...and we did.”

Mother Nature’s elements were not the only things the Napiha‘a family had to endure.

They also needed to establish their credit.

“We had to fight the institutions to obtain a credit card. I had always told my husband that we don’t need credit cards--we’ll pay cash,” said Robin. Robin’s tune would change to, “Please give us one (credit card)....We finally got one and used it to build our credit.”

Their perseverance paid off. Wayne Napiha‘a was seventh to select at the Lālāmilo lot selection meeting. He prequalified for and selected a four-bedroom/two-bath turnkey home. Congratulations!



## Ka Nūhou

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### Chairman’s Office:

1099 Alakea Street, Suite 2000  
Honolulu, Hawai‘i 96813  
Ph. (808) 586-3800 - Fax. (808) 586-3899

### Information and Community

#### Relations Office:

Suite 2000 Ph. (808) 586-3840  
Fax. (808) 586-3843

**Governor Linda Lingle**  
**Micah A. Kane, Chairman**  
**Hawaiian Homes Commission**

### Hawaiian Homes Commissioners

Billie Baclig, East Hawai‘i  
Stuart Hanchett, Kaua‘i  
Colin Ka‘alele, O‘ahu  
Malia Kamaka, West Hawai‘i  
Quentin Kawanakoa, O‘ahu  
Mahina Martin, Maui  
Trish Morikawa, O‘ahu  
Milton Pa, Moloka‘i

**Lloyd Yonenaka, Public Information Officer**

**Kenneth H. Toguchi, Editor**

**Ben Bright, Production Manager**

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DHHL logo created by Stacey Leong Mills. The lau and hoku symbolize Papa and Wakea, the two cosmogonic creators of the Hawaiian people. Papa, Earth-Mother, is symbolized by the lau (kalo leaf). Wakea, Sky-Father, is symbolized by the hoku (star).



# Chairman’s Message

## Aloha Kākou!

On June 4, 2005, 320 Undivided Interest awards for Waiohuli, Maui were issued. Two weeks later on June 18th, we signed the leases for those awards, and we expect to begin constructing the infrastructure early next year.

This is the beginning of realizing a dream for many families, and it is also realizing a dream for our department. Everyday we work to put people on the land despite the challenges that range from legal to logistical to financial.

While there are challenges, our staff meets them with a resolve because we know what we do is so important. The homes we build and the communities that follow will provide a base from which we will nurture and prepare future generations. What we



Micah A. Kane

do is not only for today, but forever.

The individuals in our department work hard to put and keep people on the land. For those who already have their lease or already have property, maika‘i. I ask you to make your community strong and support those who are working to get their land.

For those who are waiting, take this time to prepare because we are coming. There are two stories in this issue which provide proof that all things are possible, and they are possible if you are willing to step forward and meet the challenges.

Our next Undivided Interest award will be for La‘i ‘Ōpua in Kona, and we expect to be offering in Kapolei and Kaua‘i soon.

I mua me ka ikaika,

Micah

## Ho‘olako Pono loan program

American Savings Bank, an 80-year-old kama‘aina bank, recently announced a loan program that offers expanded financing options to Department of Hawaiian Home Lands (DHHL) lessees.

Called the Ho‘olako Pono loan program, it offers both construction loans and mortgages up to \$539,475 to DHHL lessees. The higher loan amounts are available because the loan program is for a conventional loan, as opposed to government loan programs such as FHA, VA or RHS. Some conditions and benefits are available to current lessees with existing mortgages, or if you are interested in building a home or prequalifying for a loan are:

- The program requires mortgage insurance for the life of the loan. Mortgage Guaranty Insurance Corporation (MGIC) is the private mortgage insurance company insuring the loans.
- There is no minimum down payment--100 percent financing is available.
- Principal and interest payments are fixed and will remain the same over the life of the

loan.

- Interest rates are determined by the secondary market and can vary daily. The important thing is that a borrower on DHHL land utilizing this program will receive the same interest rate as a non-DHHL borrower who is equally creditworthy.
- Loans can be used to purchase a home, finance construction of a new home or refinance an existing home mortgage.
- Roads and utilities must be accessible to the vacant lot before construction.
- If generators or water catchment systems are typical for the area where the property is located, then these are acceptable.
- The lessee(s) will be on the loan by signing the note and mortgage documents. Non-lessees can sign the note only as co-borrowers. All signers must reside on the property for which the loan is made.

Readers interested in the Ho‘olako Pono loan program should call the American Savings Bank at its toll-free number 1-(800) 272-2566. Individual island numbers are: O‘ahu 593-1226; Maui 872-4999; Kaua‘i 632-5050; Hilo 933-7599; and Kona 933-8215.

## Getting hope through HOAP



*Editor’s note: The following is a letter received from a beneficiary. NHC is one of the many well qualified companies working with DHHL to help native Hawaiians qualify for a loan. You can reach them at (808) 842-0770 or by writing them at Nanakuli Housing Corporation, P.O. Box 17489, Honolulu, HI 96813.*

Aloha! My husband Terry and I have attended the homeownership workshop weekend sponsored by the Nanakuli Housing Corp. (NHC) in January. It was such an eye-opening experience to actually start taking the steps of homeownership and realize that, though it seem unobtainable, it’s actually within reach.

At the workshop, we learned how to get credit ready. By taking a self-test, we realized what kind of spenders we are and what we need to do to curb our spending habits.

We also did a monthly budget worksheet. This helped us realize where our monies are being spent and also showed us how we could cut back or maybe even pay off a debt to enable us to save more.

The one experience from the workshop that I most feared was our credit report. When you don’t know, you prepare and expect the worst. Well, much to my surprise, we were above average. What a surprise, I really thought we were in the red.

A couple of weeks after the workshop, we met with a lender at Home Street Bank. I can honestly say we would have never, ever done this if NHC had not literally held our hands at this appointment. Again, I expected and prepared for the worst. Again, I was wrong. We pre-qualified for \$200,000. Imagine that! I thought the only loan we could ever qualify for was a car loan, but to actually qualify for \$200,000! Wow!!!

Since our meeting at the lenders, we’ve been in contact regularly with NHC. We update our goals and see how we’re doing with our savings.

We are currently on the list for the Lālāmilo development with Hawaiian Home Lands.

In closing, NHC brings the dream of homeownership into a reality. I know there are others, who like myself, are scared or afraid of the unknown, but NHC gives you the knowledge and confidence to IMUA, move forward and shows you that your house is obtainable. I support NHC. They are good people with good hearts, with only one goal--that homeownership is waiting for you. They are the ones that really say, “YES, YOU CAN.”

Aloha! A hui hou,  
Noenoe Kamalamamala

# Commission Highlights

## Three new Hawaiian Homes Commission members

The Department of Hawaiian Home Lands (DHHL) in July welcomed the three newest members of the Hawaiian Homes Commission. Representing East Hawai‘i is Billie Ilima Baclig, representing West Hawai‘i is Malia Patrice Kamaka and representing Kaua‘i is Stuart Keahiahi Hanchett. The term of office for the new members is from July 1, 2005 to June 30, 2009.

East Hawai‘i Commissioner Baclig was born in Honolulu, but raised in the Pana‘ewa homestead area. She attended St. Joseph High School where she was a cheerleader and the student body secretary. She lists her hobbies as aerobics, church activities and meeting people. She is a member of the Pana‘ewa Hawaiian Home Lands Community Association and a former member of the Hawai‘i County Cost of Government Commission. For 16 years until 1999, Baclig was with the Hawai‘i County Council originally as a council aide and later as a legislative assistant.

West Hawai‘i Commissioner Kamaka was born and raised in Kāne‘ohe, O‘ahu and has called the Big Island home for the last 15 years. She is a



(From left to right): West Hawai‘i Commissioner Malia Kamaka, Kaua‘i Commissioner Stuart Hanchett and East Hawai‘i Commissioner Billie Baclig.

graduate of Kamehameha High School and has a BA in Accounting from the University of Portland. She is presently a customer service representative with the Hawai‘i Electric Light Company (HELCO) where she has been employed for the last 15 years. Kamaka is a recipient of HELCO’s Ho‘okina award and served the community as the baseyard coordinator for the HELCO/Marine Corps Toys for Tots program. She has also been a participant in Hugs not Drugs, Relay for Life, Charity Walk and State Highway Clean-up projects. She is a member of the Waimea Community Association, prior secretary for the Waikoloa Canoe Club and a member of the Kawaihae Canoe Club.

Kaua‘i Commissioner Hanchett attended ‘Iolani High School and also Colorado College, Linfield College and the University of Hawai‘i. He has been self-employed for the past 15 years. Prior to running his business, he was the director of station operations for Mid Pacific Airlines for nine years and at Hawaiian Airlines for 10 years as a cargo, reservations and sales representative. He is currently a board member of the Hawai‘i Heart Association. He served with the Hawai‘i Army National Guard for his military service.

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